

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: JAMES V. YOUNG**

)  
    ) Case No. 19-24184-GLT  
    )  
    ) Chapter 13  
**Debtor(s).**     )  
    X     Related Dkt. No. 65

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**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

a motion to dismiss case or certificate of default requesting dismissal

a plan modification sought by: \_\_\_\_\_

a motion to lift stay  
as to creditor \_\_\_\_\_

Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Chapter 13 Plan dated 11/26/2019

Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Debtor(s) Plan payments shall be changed from \$1039 to \$1045 per month, effective 11/23; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

- In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

Other:  
➤ Trustee's Certificate of Default (at Doc 59) is treated as resolved by this Order.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a de novo hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 13th day of November, 2023



United States Bankruptcy <sup>het</sup> Judge

Stipulated by:

/s/ Kenneth Steidl  
Counsel to Debtor

Stipulated by:

/s/ James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
James V. Young  
Debtor

Case No. 19-24184-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Nov 13, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:**

Recip ID	Recipient Name and Address
db	+ James V. Young, 925 Evans City Rd, Renfrew, PA 16053-9229
15147176	+ Armstrong Cable, 437 N Main Street, Butler, PA 16001-4358
15147180	++ FREEDOM UNITED FCU, 283 ADAMS STREET, ROCHESTER PA 15074-2143 address filed with court:, Freedom United FCU, 238 Adams St., Rochester, PA 15074
15147183	MedExpress Billing, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscidi@recoverycorp.com	Nov 14 2023 04:08:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 14 2023 03:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15147177	Email/Text: patientfinancialservices@butlerhealthsystem.org	Nov 14 2023 03:53:00	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
15147178	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2023 04:20:13	Citi Bank, PO Box 6403, Sioux Falls, SD 57117-6403
15178466	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2023 04:20:42	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15167155	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 14 2023 03:54:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15167154	^ MEBN	Nov 14 2023 03:51:56	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15147179	Email/PDF: creditonebknotifications@resurgent.com	Nov 14 2023 04:08:28	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15159194	Email/Text: zelda@freedomunitedfcu.com	Nov 14 2023 03:53:00	Freedom United Federal Credit Union, 283 Adams Street, Rochester, PA 15074
15147181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 14 2023 04:20:53	Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
15147182	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 14 2023 03:53:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15177462	Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2023 04:20:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15147184	+ Email/Text: nsm_bk_notices@mrcopper.com	Nov 14 2023 03:53:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15147185	^ MEBN		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Nov 13, 2023

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15173104 + Email/Text: nsm\_bk\_notices@mrcorper.com

Nov 14 2023 03:51:42 Nationstar Mortgage, c/o KML Law Group, Suite 5000, BNY Mellon Independence, 701 Market St., Philadelphia, PA 19106-1541

15167156 + Email/Text: ra-li-ucts-bankhbg@state.pa.us

Nov 14 2023 03:53:00 Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096

15148025 + Email/PDF: ais.sync.ebn@aisinfo.com

Nov 14 2023 03:54:00 PA Department of Labor & Industry, Office of Chief Counsel, Labor and Industry Building, 651 Boas Street-Tenth Floor, Harrisburg, PA 17121-0725

Nov 14 2023 04:08:58 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		[ *** NO NAME OR ADDRESS SUPPLIED *** ]

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Kenneth Steidl	on behalf of Debtor James V. Young julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amatish@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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Page 3 of 3

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